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UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA

MAY 12 2025

CLERK, U.S. DISTRICT COURT
MINNEAPOLIS, MINNESOTA

JAMES ANDREW GRIMMER,

Civil Action No.: 0:25-cv-01024-PJS-DTS

Plaintiff,

vs.

CAPITAL ONE, N.A.; and

GURSTEL LAW FIRM, P.C.

Defendants.

**EXHIBIT F to Plaintiff's
Supplemental Declaration of
Credit Reporting Tampering,
FCRA Violations, and ADA
Procedural Harm**

Credit Karma Alert – TransUnion Tradeline Tampering Confirmation (May 6, 2025)

This exhibit contains a consumer alert received by Plaintiff from Credit Karma on May 6, 2025. The alert notifies Plaintiff that the payment history associated with Capital One's tradeline on the TransUnion credit report had been modified. This change occurred less than 48 hours after Plaintiff filed the STRIKE Package in federal court and follows extensive disputes submitted through the CFPB and BBB. The Credit Karma alert proves Capital One quietly edited the public-facing credit report to reverse or suppress delinquency entries—despite previously claiming that no changes would be made. This is direct evidence of unauthorized tampering and fraudulent concealment of prior inaccurate reporting.

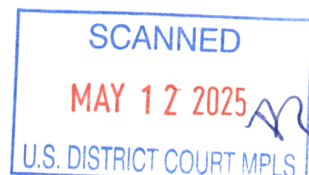
Included Document:

Attachment: Credit Karma 05062025.pdf – Page 1

Key Statements and Highlights:

- **"Payment History Changed (Positive)"** – Proves that Capital One changed the historical delinquency data on the TransUnion tradeline.

Civil Action No.: 0:25-cv-01024-PJS-DTS



Page 1 of 2

- **“Reported by: CAPITAL ONE BANK USA” – Confirms that the changes were made by the furnisher directly.**
- **“Aug 2023 – Previously 30 Days Late → Now: Current” – Confirms a retroactive rewrite of reporting, intended to obscure legal liability.**
- **“Jan 2024 – Previously Charge-Off → Now: 120 Days Late” – Proves the charge-off was either removed or altered without dispute resolution or consumer notification.**

Usage:

This exhibit to shows that Capital One retroactively modified its TransUnion tradeline in the public record following federal litigation filings. This contradicts Capital One’s prior statement to the BBB that it was 'reporting accurate information' and 'declining to make changes.' The changes constitute FCRA violations under §§ 1681e(b), 1681i(a), and 1681s-2(b), and demonstrate ADA procedural harm by undermining Plaintiff’s evidentiary and cognitive stability. This alert proves Capital One manipulated the reporting record in real time and confirms ongoing data suppression and litigation sabotage.

INTUIT
creditkarma

Today

Credit ▾

Cards

Loans

Insurance

Money ▾

Taxes & Income

Recent changes

We found 1 change to your TransUnion credit report

624

Credit score

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since Apr 27, 2025

Payment History Changed (Positive)

Your CAPITAL ONE payment history has changed

^

Your account payment history was updated. Here's what changed:

Aug 2023 - Current

Sep 2023 - 30 Days Late

Oct 2023 - 60 Days Late

Nov 2023 - 90 Days Late

Jan 2024 - 120 Days Late

Here is what your payment history showed before:

Aug 2023 - 30 Days Late

Sep 2023 - 60 Days Late

Oct 2023 - 90 Days Late

Nov 2023 - 120 Days Late

Jan 2024 - Collection/Charge-Off

Nice! It looks like your payment history was updated or corrected. The more on-time payments you have, the better.

[View previous changes](#)

A new card could help increase your \$3,900* credit limit

[Legal Disclosure](#)**5**

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